

In re Application of

:

Ganesan et al

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Group Art Unit: 3628

Application No.: 09/387,764 ✓

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Examiner: NGA B Nguyen

Filed: September 1, 1999

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For: ELECTRONIC BILLING WITH UPDATEABLE ELECTRONIC BILL SUMMARY



AMENDMENT

Honorable Assistant Commissioner
for Patents
Washington, DC 20231

RECEIVED
JUL 29 2002
GROUP 3600

Sir:

In response to the Official Action dated April 24, 2002,
the time for response to which is up to and including July 24,
2002, please amend the above referenced application as follows.

IN THE CLAIMS

✓ ✓ ✓ / / /
Please amend the claims 1-3, 13-20 and 23-24 as follows:

1. (AMENDED) An electronic bill payment network, comprising:
a plurality of user network stations associated with a
plurality of different users, a first of the plurality of user
network stations being associated with a first of the plurality
of different users and operable to transmit, in real time,
information relevant to an amount of an available bill and an

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01 FC:103
02 FC:102